

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Amanda Lopez-Perez and  
Anton Perez

Debtor.

CASE NO.: 5:20-bk-01632-RNO

CHAPTER 7

Amanda Lopez-Perez and Anton Perez,  
  
Movant,

v.

Ally Financial and John J. Martin, Trustee  
  
Respondent.

11 U.S.C. 722

**MOTION FOR AUTHORITY TO REDEEM PERSONAL PROPERTY**  
**UNDER 11 U.S.C. § 722**

Now come (s) the Debtor (s) by and through counsel, and moves the court pursuant to 11 U.S.C. 722 and Bankruptcy Rule 6008 for a Redemption Order on the following grounds:

1. The item to be redeemed is tangible personal property intended primarily for personal, family or household use is more particularly described as follows:

Year: 2017  
Make: Mitsubishi  
Model: Outlander  
VIN # JA4AR3AU1HZ016173

2. The interest of the Debtor (s) in such property is exempt and the debt (which is secured by said property to the extent of the allowed secured claim of the Creditor, Ally Financial) is a dischargeable consumer debt.
3. The allowed secured claim of said Creditor for purposes of redemption, the “redemption value”, should be determined to be not more than \$5,800. This amount is based upon (1) Debtor’s knowledge of the value of the property; (2) the value that creditor could expect to realize from commercially reasonable disposition of property, 11 U.S.C. §§ 506(a), 722; see also In re Waters, 122 B.R. 298 (Bankr.W.D.Tx. 1990); and (3) a reasonable reduction for retail cost of repairs. See In re Morales, 387 B.R. 36 (Bankr.C.D.CA 2008).
4. Arrangements have been made by the Debtor (s) to pay to the said Creditor up to the aforesaid amount in a lump sum should this motion be granted.
5. Debtors shall pay the redemption amount from exempt funds (retirement account).

**WHEREFORE**, the Debtor (s) request (s) the Court to order the said Creditor to accept from the Debtor (s) the lump sum payment of the redemption value and release their lien of record. In the event the said Creditor objects to this motion, the Debtor (s) requests the Court to determine the value of the property as of the time of the hearing on such objection.

Date: July 13, 2020

Respectfully submitted,

/s/ Patrick J. Best

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